

UNITED STATES DISTRICT COURT
for the

Eastern District of Michigan

United States of America

v.

Devin Simmons

Case: 2:25-mj-30393

Assigned To : Unassigned

Assign. Date : 6/17/2025

Case No. Description: RE: SEALED MATTER
(EOB)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of April 24, 2020-September 1, 2021 in the county of Oakland in the
Eastern District of Michigan, the defendant(s) violated:

<i>Code Section</i>	<i>Offense Description</i>
18 U.S.C. § 1341	Mail fraud
18 U.S.C. § 1343	Wire fraud
18 U.S.C. § 1028A	Aggravated identity theft

This criminal complaint is based on these facts:

See attached affidavit

Continued on the attached sheet.

Sworn to before me and signed in my presence
and/or by reliable electronic means.

Date: June 17, 2025

City and state: Detroit, MI



Complainant's signature

Seth Williams, Special Agent, DOL-OIG

Printed name and title



Judge's signature

Hon. David R. Grand, United States Magistrate Judge

Printed name and title

AFFIDAVIT IN SUPPORT OF A COMPLAINT

I, Seth K.H. Williams, being first duly sworn, hereby depose and state as follows:

INTRODUCTION AND AGENT BACKGROUND

1. I am a Special Agent of the U.S. Department of Labor, Office of Inspector General, Office of Investigations - Labor Racketeering and Fraud (“DOL-OIG/OI-LRF”) and have been so employed since October 2022. I am currently assigned to several task forces including the Federal Bureau of Investigation (“FBI”) Detroit Fraud & Financial Crimes Task Force (“DFFACT”) and the Homeland Security Investigations (“HSI”) Document and Benefit Fraud Task Force (“DBFTF”). I have conducted numerous investigations involving identity theft, financial, and unemployment insurance fraud schemes. I have graduated from the Criminal Investigator Training Program at the Federal Law Enforcement Training Center. Prior to becoming a Special Agent with DOL-OIG, I was employed as a United States Park Ranger in the Law Enforcement and Emergency Services division of the National Park Service for approximately seven years, where I conducted criminal investigations into a wide variety of federal, state, and local violations of law.

2. As a Special Agent, I have conducted numerous investigations into criminal violations of both Title 29 and Title 18 of the United States Code. During

this time, I have been either the lead agent or supporting agent on several investigations involving criminal schemes targeting the unemployment insurance (“UI”) program through the filing of false or fictitious UI claims. Based on my direct personal experience with these cases, I have become familiar with the methods that criminals use to attack and exploit the UI systems as well as the criminals’ reliance on the use of cellular phones, email, and other internet or online tools and systems to facilitate that fraud.

3. I make this affidavit based upon personal involvement in the subject criminal investigation, including review of records from relevant state agencies regarding UI claims; financial records; and surveillance footage. I have also been provided with information from other law enforcement officials, including officials from the FBI. This affidavit does not contain all the facts developed to date in the underlying investigation and is being submitted for the limited purpose of establishing probable cause to secure a criminal complaint and arrest warrant.

EXECUTIVE SUMMARY

4. Probable cause exists that Devin Marwan **SIMMONS** (DOB: XX-XX-1986) has engaged in an unemployment insurance fraud scheme and has committed mail fraud (18 U.S.C. § 1341), wire fraud (18 U.S.C. § 1343), and aggravated identity theft (18 U.S.C. § 1028A). Further, SIMMONS engaged in this conduct while on bond in a prior federal case, in violation of 18 U.S.C. § 3147. **SIMMONS'**

scheme involved the filing of fraudulent UI claims through the Internet, with some of those claims using **SIMMONS'** own information, and others using misappropriated personal identifying information ("PII") of real persons. **SIMMONS'** scheme also involved the withdrawal of fraudulently obtained UI funds at ATMs in the Eastern District of Michigan, often using UI debit cards that were sent through the mail.

UNEMPLOYMENT INSURANCE BACKGROUND

5. The Social Security Act of 1935 initiated the federal and state unemployment insurance system. The system provides benefits to individuals who are unemployed for reasons beyond their control. The purpose of the unemployment insurance system is twofold: first, to lessen the effects of unemployment through cash payments made directly to laid-off workers, and second, to ensure that life necessities are met on a weekly basis while the worker seeks employment. In the State of Michigan, the unemployment insurance system is administered by the Unemployment Insurance Agency ("MUIA"), which is part of the State of Michigan's Department of Labor and Economic Opportunity. In the state of California, the UI system is administered by the Employment Development Department ("EDD"). In the State of Ohio, the UI system is administered by the Department of Job and Family Services ("DJFS"). The U.S. Department of Labor

funds many unemployment insurance agency administrative costs, including salaries, office expenses, and computer equipment.

6. State unemployment systems and benefits are joint state and federal enterprises largely financed by taxes on private employers located in that state. In 2020 and 2021, the federal government provided significant supplemental benefits to the states as a result of the COVID-19 pandemic. Beginning in or about March 2020 and continuing through September 4, 2021, the Families First Coronavirus Response Act; Coronavirus Aid, Relief, and Economic Security Act; and the American Rescue Plan Act of 2021 created federal programs that allowed for the significant outlay of federal funds flowing to and through the states to offset the historic need for unemployment benefits by the American workforce, including in the states of California, Ohio, and Michigan (and in the Eastern District of Michigan). Collectively, these benefits are often referred to as Pandemic Unemployment Assistance (“PUA”).

7. Normally (in the absence of fraud), an unemployed worker initiates an unemployment insurance claim. This can be accomplished by submitting a claim in person, over the telephone, or via the Internet. Currently, most unemployment insurance claims in Michigan, California, and Ohio are filed online via the Internet through the MUIA, EDD, and DJFS. When a claimant using an internet protocol (“IP”) address registered in Michigan files a claim with an out-of-state UI agency,

the servers used to process those claims are located outside the state of Michigan. For example, an Ohio or California UI claim filed from an IP address registered to a Michigan residence will be processed through a server located outside of the state of Michigan.

8. To be eligible for unemployment insurance benefits, the worker must demonstrate a certain level of earnings in several quarters immediately preceding the application. The amount of benefits that an unemployment insurance claimant might be eligible for depends on a variety of factors, including but not limited to the length of his or her previous employment and the amount of wages he or she earned.

9. The MUIA, EDD, or DJFS will either approve or reject an unemployment insurance claim based on the application made by the unemployed worker. If the MUIA, EDD or DJFS approves an unemployment insurance claim, the claimant is required to re-certify the claim via telephone or Internet at various times during the life of the claim. The worker must also certify that he or she is still unemployed and actively seeking work. One way in which unemployment benefits are provided to a claimant is with a debit card.

10. Alternatively, a claimant can provide the state unemployment insurance agency with a bank routing number and bank account number so his or her unemployment insurance benefits can be transferred via electronic funds transfers (“EFTs”) into his or her bank account. These EFTs originate from one or

more accounts maintained by the state unemployment insurance agency at Bank of America, N.A., which is a subsidiary of Bank of America Corporation, a bank holding and financial holding company headquartered in Charlotte, North Carolina. All disbursements of unemployment insurance benefits to Michigan or California claimants, whether via a Bank of America-provided debit card or via a claimant-provided bank account, involve the transmission of electronic signals through one of Bank of America's two data centers, which are located in Virginia and Colorado, and from those data centers to banks and/or ATMs located, for example, in Michigan. In addition, any other state that disperses unemployment insurance benefits using Bank of America prepaid debit cards, including Michigan and California, also involve the transmission of electronic signals through the aforementioned Bank of America data centers. These are interstate wire communications.

PROBABLE CAUSE

11. The Department of Labor – Office of Inspector General and FBI are investigating Devin **SIMMONS** for criminal activity. Based on this investigation, there is probable cause that **SIMMONS** engaged in an unemployment insurance fraud scheme that has defrauded multiple states of approximately \$280,000 of federal dollars earmarked for Pandemic Unemployment Assistance.

12. **SIMMONS** is known to federal law enforcement in the Eastern District of Michigan (“EDMI”) from a prior investigation led by the FBI.

13. As a result of that investigation, on June 14, 2019, **SIMMONS** pled guilty before District Judge Terrence G. Berg to violations of 18 U.S.C. § 1349 – conspiracy to commit wire fraud, and 18 U.S.C. § 1956(H) – conspiracy to commit money laundering.

14. On June 25, 2019, **SIMMONS** was released on a \$10,000 unsecured bond.

15. On November 30, 2021, **SIMMONS** was sentenced by Judge Berg to 94 months in federal custody.

UI Fraud Associated with **SIMMONS**

16. On April 24, 2020, a Michigan UI claim was filed in **SIMMONS'** name. Additional information provided for this claim included (1) **SIMMONS'** actual date of birth, (2) **SIMMONS'** actual social security number (3) a mailing address of 26XXX W 12 MILE RD SOUTHFIELD, MI 48034, and (4) an email

address of FREEGEORGE_11@YAHOO.COM. (5) Direct deposit information provided by the claimant listed a PayPal account ending in #8823.

17. Records provided by PayPal revealed that the account ending in #8823 belongs to **SIMMONS**. **SIMMONS'** name, actual social security number, and actual date of birth are listed on the PayPal account.

18. This Michigan claim in **SIMMONS'** name may be legitimate. **SIMMONS** did live in Michigan at this time and did have wages reported to the state in the fourth quarter of 2019, however individuals were only permitted to claim UI benefits in states which they were working. Agents have no reason to believe that **SIMMONS** lived and worked in any other state during this time frame. Therefore, any additional claims filed in **SIMMONS'** name in other states are suspected to be fraudulent.

19. On June 9, 2020, an Arizona UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) a date of birth of 08/XX/1981, (2) the social security number XXX-XX-5769, which according to a law enforcement database is an invalid number not on file, and (3) an email address of MLORRA@MAIL.COM. (4) Direct deposit information provided by the claimant listed a PayPal account ending in #4258.

20. Records provided by PayPal revealed that the account ending in #4258 also belongs to **SIMMONS**. **SIMMONS'** name, actual social security number, and

actual date of birth are listed on the PayPal account along with the email address “FREEGEORGE_11@yahoo.com.” This account was listed on 11 separate UI claims filed in **SIMMONS**’ name, and the names of 3 other individuals, across 8 states.

21. On June 12, 2020, a Pennsylvania UI claim was filed in **SIMMONS**’ name. Additional information provided for this claim listed (1) a date of birth of 05/XX/1979, (2) the social security number XXX-XX-9175, which according to a law enforcement database is a number assigned to a different individual, (3) direct deposit information listing **SIMMONS**’ PayPal account ending in #4258.

22. On June 18, 2020, a second Arizona UI claim was filed in **SIMMONS**’ name. Additional information provided for this claim listed (1) a date of birth of 05/XX/1979 (the same date as on the Pennsylvania claim described in paragraph 20 above), (2) the social security number XXX-XX-9175 (the same number used in the Pennsylvania claim described in paragraph 20 above), (3) the email address MLORRA@MAIL.COM (the same email listed in the Arizona claim described in paragraph 18 above), (4) direct deposit information listing **SIMMONS**’ PayPal account ending in #4258.

23. On July 14, 2020, a Virginia UI claim was filed in **SIMMONS**’ name. Additional information provided for this claim listed (1) a date of birth of 08/XX/1981 (the same date as listed in the Arizona claim described in paragraph 18

above), (2) the social security number XXX-XX-5769 (the same number as listed in the Arizona claim described in paragraph 18 above), (3) the email address RUTHCHRIS11@MAIL.COM, (4) direct deposit information listing **SIMMONS'** PayPal account ending in #4258.

24. On July 14, 2020, a third Arizona UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) a date of birth of 05/XX/1974, (2) the social security number XXX-XX-8130, which according to a law enforcement database is a number assigned to a different individual, and (3) direct deposit information listing **SIMMONS'** PayPal account ending in #4258.

25. On July 18, 2020, a Rhode Island UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) a date of birth of 05/XX/1974 (the same date as on the July 14 Arizona claim), (2) the social security number XXX-XX-8130 (the same number as on the June 12 Arizona claim), (3) the email address RUTHCHRIS11@MAIL.COM (the same email address listed in the Virginia claim described in paragraph 22 above), and (4) direct deposit information listing **SIMMONS'** PayPal account ending in #4258.

26. On August 13, 2020, a Massachusetts UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) a date of birth of XX/XX/1965, (2) the social security number XXX-XX-3880, which according to a law enforcement database is assigned to a different individual, (3) the

email address RUTHCHRIS11@MAIL.COM (the same email address listed in the Virginia claim described in paragraph 22 above and the Rhode Island claim described in paragraph 24 above), and (4) direct deposit information listing **SIMMONS'** PayPal account ending in #4258.

27. On August 13, 2020, a second Massachusetts UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) a date of birth of 05/XX/1969, (2) the social security number XXX-XX-7934, which according to a law enforcement database is assigned to a different individual, (3) the email address MLORRA@MAIL.COM (the same email listed on the Arizona claims described in paragraphs 18 and 21 above), and (4) direct deposit information listing **SIMMONS'** PayPal account ending in #4258.

28. On August 30, 2021, a California UI claim was filed in **SIMMONS'** name. Additional information provided for this claim listed (1) **SIMMONS'** actual date of birth, (2) **SIMMONS'** actual social security number (3) a mailing address of 26XXX W 12 MILE RD SOUTHFIELD, MI 48034, and (4) an email address of

FREEGEORGE_11@YAHOO.COM. This is the same information provided on **SIMMONS'** Michigan claim described in paragraph 16 above.

Additional UI Claims Associated with **SIMMONS**

UI Claim in Name of K.B.

29. On May 22, 2020, a Michigan UI claim was filed in the first name, DOB, and SSN of K.B., a real person. K.B. later legally changed their surname, becoming K.K. The mailing address provided by the claimant was "18XXX Glenhurst St." in Detroit.

30. On or around May 23, 2020, a Bank of America UI debit card in the name of K.B. was mailed to 18XXX Glenhurst St. On July 8, 2020, \$1,924 was deposited into the account in the name of K.B. by the Michigan Unemployment Insurance Agency.

31. Bank of America provided me with ATM surveillance footage of withdrawals made on July 14, 2020, and September 20, 2020, in the Eastern District of Michigan from the UI debit account set up in K.B.'s name. Based on my review of known photographs of **SIMMONS** and these ATM surveillance images; I have

concluded that **SIMMONS** is the individual in these ATM surveillance images withdrawing cash from the ATM by using the UI debit card in the name of K.B.

32. Image 1 below is **SIMMONS'** Michigan driver's license photo.

Image 1



33. Image 2 below shows **SIMMONS** making the withdrawal on July 14, 2020.

Image 2



34. Image 3 below shows **SIMMONS** making the withdrawal on September 20, 2020.

Image 3



35. Although the individual displayed in the images above is wearing a mask, the facial features, hair, and body composition match those of **SIMMONS**. Additionally, the subject's left arm tattoo visible in Image 2 matches that of a tattoo on **SIMMONS'** left arm. Image 4 below is from a police booking of **SIMMONS** in 2007 displaying the matching tattoo.

Image 4



36. On December 9, 2024, agents interviewed K.K. who advised that they had legally changed their last name from "K.B." K.K. stated that they were a victim

of identity theft, and that they did not file a UI claim in the State of Michigan, had not received any UI benefits, and did not give permission to anyone to file a UI claim on their behalf.

18XXX Glenhurst St. Fraud Indicators

37. A DOL-OIG database query revealed that the address 18XXX Glenhurst St., Detroit, MI, 48219, was used for 36 UI claims, filed using 30 unique individuals' names and Social Security Numbers (including the claim in K.B.'s name detailed above). These 36 UI claims were filed in 12 separate states, including Arizona, California, Colorado, Maryland, Michigan, North Carolina, Nevada, New York, Ohio, Pennsylvania, Tennessee, and West Virginia. Searches in law enforcement databases reveal that most of the SSNs associated with these claims match the names of the purported claimants, thus they appear to be real people whose identities have been compromised.

38. Several of the claims that listed "18XXX Glenhurst St." as the mailing address also listed other identifiers that have crossover with the claims in **SIMMONS'** own name detailed above. For example, the email address "RUTHCHRIS11@MAIL.COM" was utilized on five separate claims and "MLORRA@MAIL.COM" was used on one. I know from my training and my experience in other UI fraud investigations that a large volume of claims, all listing

the same residential mailing address, with numerous unique individuals' names and SSNs, is indicative of fraudulent UI claims.

39. Figure 1 below illustrates a sample of the UI claims that all listed 18XXX Glenhurst St. as the residential address. The bolded claims display identifier crossover with **SIMMONS'** own claims that are detailed above.

FIGURE 1

State	Claimant	Email	Date
AZ	J****, A*****	RUTHCHRIS11@MAIL.COM	6/7/2020
CA	J****, A*****	RUTHCHRIS11@MAIL.COM	7/16/2020
MD	J****, A*****	RUTHCHRIS11@MAIL.COM	6/16/2020
WV	J****, A*****	A**J****@MAIL.COM	7/30/2020
PA	J****, A*****	ILOVEKIDS11@MAIL.COM	6/18/2020
CA	S*****, C*****	YALLOWEUP@WORKMAIL.COM	7/22/2020
MI	F*****, C*****	C*****F***@ALUMNI.COM	5/20/2020
PA	K****, G***	MANOMAN11@MAIL.COM	7/14/2020
CA	C**, M*****	BROWNBOBBY@POST.COM	7/29/2020
MD	D*****, M*****	TRUCKSZONE0@GMAIL.COM	6/30/2020
NY	F****, L***	CEMMA8932@GMAIL.COM	9/3/2020
NV	S*****, J***	J**C****@MAIL.COM	6/23/2020
NV	T*****, D*****	RUTHCHRIS11@MAIL.COM	6/22/2020
AZ	J*****, J****	A**B*****76@GMAIL.COM	7/2/2020
PA	S*****, J***	EB*****@MAIL.COM	6/11/2020
MD	A*****, K***	MLORRA@MAIL.COM	6/16/2020
AZ	J*****, K*****	BALDBLOCKER65@GMAIL.COM	7/2/2020
OH	D*****, S*****	PIZZALOVER@EUROPE.COM	5/27/2020
MI	B****, K*****	K**B*****@USA.COM	5/22/2020
CO	M****, A*****	M****A*****64@GMAIL.COM	9/1/2021
CA	B****, M*****	MONEYTEAM6@ASIA.COM	8/13/2020
NV	B****, M*****	MB****@MAIL.COM	6/24/2020

CA	G***, T*****	MONEYTEAM2@DR.COM	8/12/2020
PA	G***, T*****	QUPZYUBVSFH@HOTMAIL.COM	9/10/2023
MI	B****, C***	C***B****@DR.COM	5/20/2020
MI	B****, B****	B****B****@POST.COM	5/20/2020
MI	D****, J***	J***D****1211@ASIA.COM	5/22/2020
CA	O*****, D***	EB*****@MAIL.COM	8/1/2020
NC	H******, D*****	RUTHCHRIS11@MAIL.COM	9/4/2020
CA	M*****, S*****	KEEPGOING@UYMAIL.COM	7/29/2020
PA	B*****, M****	M**B*****@MAIL.COM	6/10/2020
MI	W*****, J***	JW578922@GMAIL.COM	5/15/2020
TN	D*****, S*****	S*****1211@USA.COM	7/15/2020
MI	J*****, L****	JHALL202121@GMAIL.COM	5/20/2020
CA	D**, J***	GAMETIME@DR.COM	8/11/2020

40. Approximately \$165,878 in suspected fraudulent UI benefits was disbursed on claims that listed “18XXX Glenhurst St.” as the claimant’s address.

CONCLUSION

41. Based on the forgoing, there is probable cause to believe that Devin **SIMMONS** has committed mail fraud (18 U.S.C. § 1341), wire fraud (18 U.S.C. § 1343), and aggravated identity theft (18 U.S.C. § 1028A) in connection with a scheme to defraud the federal/state unemployment insurance programs and obtain unemployment benefits by means of false and fraudulent pretenses and representations. Further, there is probable cause to believe these offenses

were committed while on release in a prior federal case, in violation of 18 U.S.C. § 3147.

Respectfully submitted,



Seth K.H. Williams
Special Agent
U.S. Department of Labor
Office of Inspector General

Sworn to before me and signed in my presence
and/or by reliable electronic means.



David R. Grand
United States Magistrate Judge

Date: June 17, 2025